

FACTS

WHAT DOES Fay Servicing LLC DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Income
- Account balances and Mortgage rates and payments
- Account transactions and Credit scores

How?

All financial companies need to share **Customers** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **Customers** personal information; the reasons **Fay Servicing LLC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fay Servicing LLC share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

Send us the MAIL-IN FORM below.

Please note: If you are a new customer, we can begin sharing your information thirty (30) days from the date we sent this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 1.800.495.7166 or go to <http://www.fayservicing.com>

Mail-in Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me. 	
	Name	Mail To:
	Address	Fay Servicing, LLC Privacy Department
	City, State, Zip	P.O. Box 809441 Chicago, IL 60680-9441
	[Account #]	

Who we are	
Who is providing this notice?	This notice applies to Fay Servicing, LLC and its affiliates, Fay Financial, LLC, Fay Investments, LLC, and Fay Management, LLC.
What we do	
How does Fay Servicing LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Fay Servicing LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Apply for a loan or ▪ Give us your income information or ▪ Provide account information or ▪ Provide employment information or ▪ Provide your mortgage information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes — information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with	Your choices will apply to everyone on your account - unless you tell us otherwise

someone else?	
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>We have affiliates and share personal information with them. Our affiliates include Fay Financial, LLC, Fay Investments, LLC, and Fay Management, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>We share personal information with nonaffiliated third parties Companies not related by common ownership or control. They can be financial and nonfinancial companies.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>We share personal information with joint marketing partners Our joint marketing partners include mortgage loan servicers, who may service your accounts, and other financial institutions.</i>

Other important information

Do Not Call Policy: This notice is the Fay Servicing Do Not Call Policy notice under the Telephone Consumer Protection Act. We do not solicit via phone numbers listed on the state or federal Do Not Call lists, unless the law permits. Fay Servicing associates receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Fay Servicing will be placed on the Fay Servicing Do Not Call list and will not be called in any future campaigns, including those of Fay Servicing affiliates. If you communicate with us by telephone, we may monitor or record the call.

For Nevada Residents Only: We are providing you this notice pursuant to state law. You may be placed on our Internal Do Not Call List by following the directions in the "To Limit Sharing" section below. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number - 702.486.3132; email: BCPINFO@ag.state.nv.us. Fay Servicing, P.O. Box 220720, Chicago, IL 60622; Phone number - 800.495.7166.

Vermont: In accordance with Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, except as permitted by law, such as with your consent, with other financial institutions with which we may have joint marketing agreements, or as otherwise necessary to service your accounts. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions with you within our corporate family without your consent.

California: In accordance with California law, we will not share information we collect about you with companies outside of Fay Servicing, unless the law allows. For Example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.